Rejection of loan applications by Public Sector Banks

196. DR. DASARI NARAYANA RAO: Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

(a) whether Government have received complaints from the States and beneficiaries under PMRY about large scale rejection of applications and delay in sanctioning and disbursement of loans by the Public Sector Banks;

(b) if so, the details of complaints received during the last two years, year-wise and State-wise;

(c) Banks which are major defaulters in this regard; and

(d) remedial measures Government have taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF AGRO AND RURAL INDUSTRIES (SHRI SANGH PRIYA GAUTAM): (a) to (d) Yes, Sir. Most of the complaints received by the Government under the Prime Minister's Rozgar Yojana (PMRY) pertain to insistence on collateral security before disbursement of loan, delay in disbursement of loan, under-financing of the project etc. These complaints are taken up with the appropriate authority for taking necessary corrective and punitive action. The details of complaints received from the PMRY beneficiaries during the last two year *i.e.* 2001 -02 & 2002-03 are given in the enclosed Statement.

Statement

Details of complaints received from the PMRY beneficiaries during the last two Years i.e. 2001-02(8 2002-03

SN	Name of the State from which Beneficiary belonged	Name of the Bank to which complaint belonged	Year 2001-02 (No. of Complaints)	Year 2002-03 (No. of Complaints)
1	2	3	4	5
1.	Andhra Pradesh	Andhra Bank		2
2.	Assam	State Bank of India	1	
3.	Bihar	State Bank of India Punjab National Bank	1	1
4,	Delhi	State Bank of Patiala Syndicate Bank State Bank of India Punjab National Bank	1 2 1 1	1

1	2	3	4	5
5.	Haryana	Indian Overseas Bank		1
		Punjab National Bank		1
6.	Kamataka	Andhra Bank J & K Bank Ltd.	2	
		Vijaya Bank		
		Indian Bank		
7.	Kerala	UCO Bank		
8.	Madhya Pradesh	Canara Bank Union		1
		Bank of India		
		Allahabad Bank		
9.	Maharashtra	Central Bank of India		1
		State Bank of India	2	1
		Canara Bank Syndicate		
		Bank Dena Bank State		
		Bank of Hyderabad		
10.	Orissa	State Bank of Mysore		1
		Andhra Bank		
11.	Rajasthan	State Bank of Bikaner & Jaipur		
12.	Tamil Nadu	State Bank of India	2	1
		South Indian Bank Ltd.		1
		Bank of India Central		1
		Bank of India Canara		
		Bank Catholic Syrian		
		Bank		
13.	Uttar Pradesh	Punjab National Bank	3	
		Catholic Syrian Bank		
		Indian Overseas Bank		
		Union Bank of India		
		Bank of Baroda		
14.	West Bengal	State Bank of India		
15.	Jharkhand	Central Bank of India		1
		Punjab National Bank		1

Promotion of KVI Sector in Southern States

197. DR. DASARI NARAYANA RAO: Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

(a) whether a package for the development and promotion of Khadi and Village Industries Sector is under implementation in Andhra Pradesh and other Southern States; and